

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

In re Erica Itzhak

Debtor

Case No. 24-10669

Reporting Period: Feb-25

Social Security # xxx-xx-5103

(last 4 digits only)

**MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)**

File with the Court and submit a copy to the United States Trustee within 20 days after the end of the month and submit a copy of the report to any official committee appointed in the case.

(Reports for Rochester and Buffalo Divisions of Western District of New York are due 15 days after the end of the month, as are the reports for Southern District of New York.)

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	Y	
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)	Y	
Copies of bank statements			
Disbursement Journal	MOR-2 (INDV)	Y	
Balance Sheet	MOR-3 (INDV)	Y	
Copies of tax returns filed during reporting period			
Summary of Unpaid Post-petition Debts	MOR-4 (INDV)	Y	
Status of Secured Notes, Leases, Installment Payments	MOR-5 (INDV)	Y	
Debtor Questionnaire	MOR-6 (INDV)	Y	

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

//s// Erica Itzhak

Date 3/24/2025

Signature of Joint Debtor

Date

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each bank account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month		
RECEIPTS		
Wages (Net)	\$6,719.18	
Interest and Dividend Income		
Alimony and Child Support	\$ -	
Social Security and Pension Income	\$ -	
Sale of Assets	\$ -	
Other Income - <i>rent 10775 Sunset RidgeCircle</i>	\$4,700	
Total Receipts	\$ 11,419.18	
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)	\$7946.13*	
Rental Payment(s)	\$ -	
Other Secured Note Payments		
Utilities		
Insurance		
Auto Expense	\$ -	
Lease Payments	\$ -	
IRA Contributions	\$ -	
Repairs and Maintenance	\$ -	
Medical Expenses		
Food, Clothing, Hygiene		
Charitable Contributions	\$ -	
Wire Fees for DIP account	\$30	
Taxes - Real Estate	\$ -	
Taxes - Personal Property	\$ -	
Daughter's Student Loan Payment	\$215.95	
Travel and Entertainment		
HOA 10775 Sunset Ridge Circle	\$325	
maintenance 345 East 56th Street Apt 4D	\$2,241.59	
Total Ordinary Disbursements	\$10,925.07	
REORGANIZATION ITEMS:		
Professional Fees	\$5,660	
U. S. Trustee Fees	\$ -	
Other Reorganization Expenses (<i>attach schedule</i>)	\$ -	
Total Reorganization Items	\$5,659.75	
Total Disbursements (Ordinary + Reorganization)	\$10,925.07	
Net Cash Flow (Total Receipts - Total Disbursements)	\$ 494.11	

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Debtor	Reporting Period:	Feb-25
Cash - End of Month (Must equal reconciled bank statement)	\$ 494.11	

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS
(continuation sheet)

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
Other Taxes		
Other Ordinary Disbursements		
Other Reorganization Expenses		

THE FOLLOWING SECTION MUST BE COMPLETED

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)

TOTAL DISBURSEMENTS	
LESS: TRANSFERS TO OTHER DEBTOR IN POSSESSION ACCOUNTS	
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	
TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES	

*The HOA and mortgage for the Florida property payable to Bank of America are paid by my husband and he collects the rent for this property as well

** Pursuant to agreement and court order

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Debtor

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BANK RECONCILIATIONS

Continuation Sheet for MOR-1

A bank reconciliation must be included for each bank account. The debtor's bank reconciliation may be substituted for this page.
(Bank account numbers may be redacted to last four numbers.)

	Operating	Payroll	Tax	Other
	#	#	#	#
BALANCE PER BOOKS				
BANK BALANCE				
(+) DEPOSITS IN TRANSIT (ATTACH LIST)	\$ -			
(-) OUTSTANDING CHECKS (ATTACH LIST):	\$ -			
OTHER (ATTACH EXPLANATION)	\$ -			
ADJUSTED BANK BALANCE *	\$ -			

*"Adjusted Bank Balance" must equal "Balance per Books"

DEPOSITS IN TRANSIT	Date	Amount	Date	Amount
CHECKS OUTSTANDING	Ck. #	Amount	Ck. #	Amount

OTHER

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BANK RECONCILIATIONS

Continuation Sheet for MOR-1

A bank reconciliation must be included for each bank account. The debtor's bank reconciliation may be substituted for this page.
(Bank account numbers may be redacted to last four numbers.)

	Operating	Payroll	Tax	Other
	#	#	#	#
BALANCE PER BOOKS				
BANK BALANCE				
(+) DEPOSITS IN TRANSIT (ATTACH LIST)	\$ -			
(-) OUTSTANDING CHECKS (ATTACH LIST):	\$ -			
OTHER (ATTACH EXPLANATION)	\$ -			
ADJUSTED BANK BALANCE *	\$ -			

*"Adjusted Bank Balance" must equal "Balance per Books"

DEPOSITS IN TRANSIT	Date	Amount	Date	Amount
CHECKS OUTSTANDING	Ck. #	Amount	Ck. #	Amount

OTHER

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Debtor	Reporting Period: <u>Feb-25</u>

DISBURSEMENT JOURNAL

CASH DISBURSEMENTS

Date	Payee	Purpose	Amount
Total Cash Disbursements			

BANK ACCOUNT DISBURSEMENTS

Date	Payee	Purpose	Amount	Check #
19-Feb	Quick Borrow LLC	condo mortgage	\$3,333	
11-Feb	345 East 56th Street	maintenance	\$2,241.59	
	wire fees		\$30	
Total Bank Account Disbursements			\$ 5,604.59	

Total Disbursements for the Month	\$ 5,604.59
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BALANCE SHEET

The Balance Sheet is to be completed on an accrual basis only. Pre-petition liabilities must be classified separately from post-petition obligations.

<i>ASSETS</i>	<i>BOOK VALUE AT END OF CURRENT REPORTING MONTH</i>	<i>BOOK VALUE ON PETITION DATE OR SCHEDULED AMOUNT</i>
SCHEDULE A REAL PROPERTY		
Primary Residence	\$795,000	
10775 Sunset Ridge Circle, Boynton Beach, FL (50%)	\$375,000	
TOTAL REAL PROPERTY ASSETS	\$ 1,170,000.00	
SCHEDULE B PERSONAL PROPERTY		
Cash on Hand		
Bank Accounts	\$158.41	
Security Deposits		
Household Goods & Furnishings	\$ 3,000.00	
Books, Pictures, Art		
Wearing Apparel	\$ 3,500.00	
Furs and Jewelry	\$10,000	
Firearms & Sports Equipment		
Insurance Policies - whole life at maturity	\$500,000	
Annuities		
Education IRAs		
Retirement & Profit Sharing	\$29,500	
Stocks		
Partnerships & Joint Ventures		
Government & Corporate Bonds		
Accounts Receivable		
Alimony, maintenance, support or property settlements		
Other Liquidated Debts		
Equitable Interests in Schedule A property		
Contingent Interests		
Other Claims		
Patents & Copyrights		
Licenses & Franchises		
Customer Lists		
Autos, Trucks & Other Vehicles	\$60,000	
Boats & Motors		
Aircraft		
Office Equipment		
Machinery, supplies, equipment used for business		
Inventory		
Animals		
Crops		
Farming Equipment		
Farm Supplies		
Other Personal Property (<i>attach schedule</i>)		

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<i>TOTAL PERSONAL PROPERTY</i>		
<i>TOTAL ASSETS</i>	\$ 606,158.41	

Debtor**Reporting Period:**

Feb-25

[illegible]

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<i>TOTAL LIABILITIES</i>	\$	2,777,929.07
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*Payable to Tarter Krinsky & Drogin LLP pursuant to agreement and court order

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SUMMARY OF UNPAID POST-PETITION DEBTS

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 91	
Mortgage						
Rent						
Secured Debt/Adequate Protection Payments						
Professional Fees	5659.75*	15681	8397	2306	7442	\$81,710
Other Post-Petition debt (list creditor)						
Total Post-petition Debts	\$5,660	15681	8397	2306	7442	\$81,710

Explain how and when the Debtor intends to pay any past due post-petition debts.
*Pursuant to agreement and court order

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NAME OF CREDITOR	SCHEDULED MONTHLY PAYMENT DUE	AMOUNT PAID DURING MONTH	TOTAL UNPAID POST-PETITION
Quickborrow LLC	\$3,333	\$3,333	0
TD Auto Finance	\$715.61	\$715.61	0
Volvo Financial	\$731.21	\$731.21	0
TOTAL PAYMENTS		\$4,779.82	

[illegible]

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DEBTOR QUESTIONNAIRE

	Must be completed each month. If the answer to any of the questions is "Yes", provide a detailed explanation of each item. Attach additional sheets if necessary.	Yes	No
1	Have any funds been disbursed from any account other than a debtor in possession account this reporting period?		✓
2	Is the Debtor delinquent in the timely filing of any post-petition tax returns?		✓
3	Are property insurance, automobile insurance, or other necessary insurance coverages expired or cancelled, or has the debtor received notice of expiration or cancellation of such policies?		✓
4	Is the Debtor delinquent in paying any insurance premium payment?		✓
5	Have any payments been made on pre-petition liabilities this reporting period?		✓
6	Are any post petition State or Federal income taxes past due?		✓
7	Are any post petition real estate taxes past due?		✓
8	Are any other post petition taxes past due?		✓
9	Have any pre-petition taxes been paid during this reporting period?		✓
10	Are any amounts owed to post petition creditors delinquent?		✓
11	Have any post petition loans been received by the Debtor from any party?		✓
12	Is the Debtor delinquent in paying any U.S. Trustee fees?		✓
13	Is the Debtor delinquent with any court ordered payments to attorneys or other professionals?		✓



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STATEMENT OF ACCOUNT



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ERICA TOBI ITZHAK
DIP CASE 24-10669 SDNY
345 E 56TH ST A4D
NEW YORK NY 10022-3736

Page: 1 of 2
Statement Period: Feb 08 2025-Mar 07 2025
Cust Ref #: 4438592803-039-T-###
Primary Account #: 2803

Chapter 11 Checking

ERICA TOBI ITZHAK
DIP CASE 24-10669 SDNY

Account # 2803

ACCOUNT SUMMARY

Beginning Balance	363.00	Average Collected Balance	251.90
Electronic Deposits	5,400.00	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	2,241.59	Annual Percentage Yield Earned	0.00%
Other Withdrawals	3,363.00	Days in Period	28
Ending Balance	158.41		

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$0.00	\$0.00

DAILY ACCOUNT ACTIVITY

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
02/10	eTransfer Credit, Online Xfer Transfer from CK 2876	2,200.00
02/19	eTransfer Credit, Online Xfer Transfer from CK 2876	3,100.00
03/06	eTransfer Credit, Online Xfer Transfer from CK 2876	100.00
Subtotal:		5,400.00

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
02/11	ELECTRONIC PMT-WEB, 345 EAST 56TH ST WEB PMTS JRZ371	2,241.59
Subtotal:		2,241.59

Other Withdrawals

POSTING DATE	DESCRIPTION	AMOUNT
02/19	WIRE TRANSFER OUTGOING, QUICK BORROW LLC	3,333.00
02/19	WIRE TRANSFER FEE	30.00
Subtotal:		3,363.00

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
02/07	363.00	02/19	58.41
02/10	2,563.00	03/06	158.41
02/11	321.41		

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1	Ending Balance	158.41
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2 DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		2

[illegible]

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		4

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.